

CLAIMS

1. A method of electronically presenting billing information, comprising the steps of:

receiving billing information associated with a plurality of different billers, a first portion of the billing information representing bills for a first payor and a second portion of the billing information representing bills for a second payor;

receiving a first request from the first payor for current billing information representing bills for the first payor and a second request from the second payor for current billing information representing bills for the second payor; and

transmitting first bill presentment information corresponding to the first portion of the billing information to the first payor responsive to the first request and second bill presentment information corresponding to the second portion of the billing information to the second payor responsive to the second request.

2. A method according to claim 1, further comprising the steps of:

transmitting a first notice to the first payor of the availability of the first bill presentment information and a second notice to the second payor of the availability of the second bill presentment information;

wherein the first request is received responsive to the first notice and the second request is received responsive to the second notice.

3. A method according to claim 2, wherein:  
the first notice is included in a first e-mail  
transmission to the first payor; and  
the second notice is included in a second e-mail  
5 transmission to the second payor.

4. A method according to claim 2, wherein:  
the first e-mail and the second e-mail are  
transmitted via the Internet.

5. A method according to claim 1, further  
comprising the steps of:  
transmitting a first notice to the first payor of  
the availability of the first bill presentment  
5 information, wherein the first request is received  
subsequent to the transmission of the first notice; and  
transmitting, subsequent to the receipt of the first  
request, a second notice to the first payor of the  
availability of the first bill presentment information if  
10 the bills represented by the first portion of the billing  
information remain unpaid for a specified period of time  
after transmission of the first bill presentment  
information to the first payor.

6. A method according to claim 1, wherein the  
billing information is first billing information and the  
plurality of different billers is a plurality of  
different first billers, and further comprising the steps  
5 of:

receiving, subsequent to the receipt of the first  
billing information, second billing information  
associated with a plurality of different second billers,

10 a first portion of the second billing information  
representing bills for the first payor;

receiving a third request from the first payor for  
then current billing information; and

transmitting third bill presentment information  
corresponding to the first portion of the first billing  
15 information and the first portion of the second billing  
information to the first payor responsive to the third  
request.

7. A method according to claim 6, wherein a second  
portion of the second billing information represents  
bills for the second payor, and further comprising the  
steps of:

5 receiving notice of payment of the bills represented  
by the second portion of the first billing information;  
receiving, subsequent to receipt of the notice of  
payment, a fourth request from the second payor for then  
current billing information; and

10 transmitting fourth bill presentment information  
corresponding to the second portion of the second billing  
information to the second payor, without transmitting the  
the second bill presentment information, responsive to  
the third request.

8. A method according to claim 1, wherein the  
billing information is first billing information and the  
plurality of different billers is a plurality of  
different first billers, and further comprising the steps  
5 of:

receiving, subsequent to the receipt of the first  
billing information, second billing information  
associated with a plurality of different second billers,  
a first portion of the second billing information  
10 representing bills for the first payor;

receiving notice of payment of some of the bills represented by the first portion of the first billing information;

15 receiving, subsequent to receipt of the notice of payment, a third request from the first payor for then current billing information; and

20 transmitting the first bill presentment information, excluding that corresponding to the first portion of first billing information representing bills for which the notice of payment has been received, and third bill presentation information corresponding to the first portion of the second billing information to the first payor responsive to the third request.

9. A method according to claim 1, further comprising:

5 storing the first bill presentment information in association with an identifier of the first payor and the second bill presentment information in association with an identifier of the second payor; and

10 reading the first bill presentment information from storage responsive to the first request and the second bill presentment information from storage responsive to the second request;

wherein the first bill presentment information read from storage is transmitted to the first payor and the second bill presentment information read from storage is transmitted to the second payor.

10. A method according to claim 1, wherein:

5 the transmitted first bill presentment information includes a listing, displayable as single page, of respective billed amounts owed by the first payor to each of more than one of the plurality of the different billers; and

the transmitted second bill presentment information includes a listing, displayable as single page, of respective billed amounts owed by the second payor to each of more than one of the plurality of the different billers.

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11. A method according to claim 1, wherein:

the transmitted first bill presentment information includes a listing, displayable as single page, of respective billed amounts paid by the first payor to each of more than one of the plurality of the different billers; and

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transmitted second bill presentment information includes a listing, displayable as single page, of respective billed amounts paid by the second payor to each of more than one of the plurality of the different billers.

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12. A method according to claim 1, wherein:

the first portion of the billing information is associated with only one of the plurality of different billers; and

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the second portion of the billing information is associated with only one of the plurality of different billers.

13. A method according to claim 1, wherein:

the billing information is detailed billing information; and

the first bill presentation information includes a summary of the first portion of the detailed billing information associated with at least two of the plurality of different billers; and

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the second bill presentment information includes a summary of the second portion of the detailed billing

10 information associated with at least two of the plurality  
of different billers.

14. A method according to claim 1, wherein the  
billing information is first billing information and the  
plurality of different billers is a plurality of  
different first billers, and further comprising the steps  
5 of:

receiving, subsequent to the receipt of the first  
billing information, second billing information  
associated with a plurality of different second billers,  
a first portion of the second billing information  
10 representing bills for the first payor;

transmitting, prior to the receipt of the second  
billing information, a first notice to the first payor of  
the availability of the first bill presentation  
information;

15 transmitting, subsequent to transmission of the  
first bill presentment information and the receipt of the  
second billing information, a second notice of the  
availability of the first bill presentment information  
and second bill presentment information corresponding to  
20 the second billing information;

receiving a third request from the first payor for  
then current billing information; and

transmitting the first and the second bill  
presentation information to the first payor responsive to  
25 the third request.

15. An electronic bill presentment system,  
comprising:

a memory configured to store billing information  
associated with a plurality of different billers, a first  
5 portion of the billing information representing bills

for a first payor and a second portion of the billing information representing bills for a second payor;

10 a processor configured to generate first bill presentment information corresponding to the first portion of the billing information, second bill presentment information corresponding to the second portion of the billing information, a first signal directing transmission of the first bill presentment information responsive to a first request for current  
15 billing information, and a second signal directing transmission of the second bill presentment information responsive to a second request for current billing information; and

20 a network interface configured to receive the first request from the first payor and the second request from the second payor, and to transmit the first bill presentment information to the first payor responsive to the first signal and the second bill presentment information to the second payor responsive to the second  
25 signal.

16. A system according to claim 15, wherein:

the processor is further configured to generate a first notice of availability of current billing information, a second notice of availability of current  
5 billing information, a third signal directing the transmission of the first notice of availability and a fourth signal <sup>direction</sup> the transmission of the second notice of availability; and

the network interface is further configured to  
10 transmit the first notice to the first payor responsive to the third signal and the second notice to the second payor responsive to the fourth signal.

17. A system according to claim 16, wherein:

the third signal includes a network e-mail address of the first payor and the fourth signal includes a network e-mail address of the second payor.

18. A system according to claim 17, wherein:

the network e-mail address is the Internet e-mail address.

19. A system according to claim 15, wherein:

the processor is further configured to generate a first notice of availability of current billing information and a third signal directing the transmission of the first notice of availability and a second notice of availability of current billing information and a fourth signal directing the transmission of the first notice of availability; and

the network interface is further configured to transmit the first notice to the first payor responsive to the third signal and the second notice to the first payor responsive to the fourth signal; and

the first request is received subsequent to the transmission of the first notice and the second notice is transmitted subsequent to the receipt of the of the first request.

20. A system according to claim 19, wherein:

the processor is configured to generate the second notice and the fourth signal only if the bills represented by the first portion of the billing information remain unpaid for a period of time after generation of the third signal.

21. A system according to claim 15, wherein:



the billing information is first billing information and the plurality of different billers is a plurality of different first billers;

5 the processor is further configured to:

direct the storage of the first billing information and [the] second billing information in the memory, and

10 generate third bill presentment information corresponding to at least a part of the first portion of the first billing information and a first portion of second billing information [associated with a plurality of different second billers], the first portion of the second billing information representing bills for the first payor, and

15 generate a third signal directing the transmission of the third bill presentment information responsive to a third request for then current billing information; and

20 the network interface is further configured to:

receive the first billing information,

receive the second billing information,

receive the third request from the first payor,

and

25 transmit the third bill presentation information the first payor responsive to the third signal.

22. A system according to claim 21, wherein:

a second portion of the second billing information represents bills for the second payor;

the processor is further configured to:

5 generate fourth bill presentment information corresponding to the second portion of the second billing information and excluding the second bill presentation information, and

10 generate a fourth signal directing transmission  
of the fourth bill presentment information, responsive to  
a fourth request for then current billing information.

the network interface is further configured to:  
15 ~~to~~ receive notice of payment of the bills  
represented by the second portion of the first billing  
information,

receive, subsequent to receipt of the notice of  
payment, the fourth request from the second payor, and  
20 ~~to~~ transmit the fourth bill presentment information  
to the second payor without transmitting the second bill  
presentment information, responsive to the fourth signal.

23. A system according to claim 15, wherein:

the billing information is first billing information  
and the plurality of different billers is a plurality of  
different first billers, wherein:

5 the processor is further configured to:

direct the storage in memory of the first  
billing information and second billing information  
associated with a plurality of different second billers,  
the first portion of the second billing information  
10 representing bills for the first payor, and

generate third bill presentment information  
corresponding to the first portion of the first billing  
information, excluding that representing bills for which  
notice of payment has been received, and the first  
15 portion of second billing information, and

~~to~~ generate a third signal directing the  
transmission of the third bill presentment information  
responsive to a third request for then current billing  
information; and

20 the network interface is further configured to:  
receive, subsequent to the receipt of the first  
billing information, the second billing information,

25 receive the notice of payment of some of the bills represented by the first portion of the first billing information,

receive, subsequent to receipt of the notice of payment, the third request from the first payor, and

transmit the third bill presentment information, responsive to the third signal.

24. A system according to claim 15, wherein: the processor is further configured to:

5 direct storage of the first bill presentment information in association with an identifier of the first payor and the second bill presentment information in association with an identifier of the second payor, and

10 read the first bill presentment information from storage responsive to the first request and the second bill presentment information from storage responsive to the second request;

15 the first signal directs the transmission of the first bill presentment information read from storage to the first payor and the second signal directs the second bill presentment information read from storage is transmitted to the second payor.

25. A system according to claim 15, wherein the processor is further configured to:

5 generate the first bill presentment information to include a listing, displayable as single page, of respective billed amounts owed by the first payor to each of more than one of the plurality of the different billers, and

10 generate the second bill presentment information to include a listing, displayable as single page, of respective billed amounts owed by the second payor to

each of more than one of the plurality of the different billers.

26. A system according to claim 15, wherein the processor is further configured to:

5 generate the first bill presentment information to include a listing, displayable as single page, of respective billed amounts paid by the first payor to each of more than one of the plurality of the different billers; and

10 generate the second bill presentment information to include a listing, displayable as single page, of respective billed amounts paid by the second payor to each of more than one of the plurality of the different billers.

27. A system according to claim 15, wherein:

the first portion of the billing information is associated with only one of the plurality of different billers; and

5 the second portion of the billing information is associated with only one of the plurality of different billers.

28. A system according to claim 15, wherein:

the billing information is detailed billing information; and

5 the processor is further configured to generate the first bill presentation information to include a summary of the first portion of the detailed billing information associated with at least two of the plurality of different billers, and the second bill presentment information to include a summary of the second portion of the detailed billing information associated with at least  
10 two of the plurality of different billers.

29. A system according to claim 15, wherein:

the billing information is first billing information and the plurality of different billers is a plurality of different first billers;

5 the processor is further configured to:  
generate third bill presentation information corresponding to a first portion of second billing information associated with a plurality of different second billers, the first portion of the second billing  
10 information representing bills for the first payor,

generate, prior to receipt of the second billing information, a first notice of the availability of the first bill presentation information and a third signal directing transmission of the first notice,

15 generate, subsequent to transmission of the first bill presentment information and the receipt of the second billing information, a second notice of the availability of the first bill presentment information and the third bill presentment information and a fourth  
20 signal directing transmission of the second notice, and  
generating a fifth signal directing the transmission of the first and third bill presentment information responsive to a third request for current billing information responsive to a third request for  
25 then current billing information;

the network interface is further configured to:  
receive the first billing information,

receive the second billing information  
subsequent to receipt of the first billing,

30 transmit, prior to the receipt of the second billing information, the first notice to the first payor responsive to the third signal,

transmit the second notice to the first payor responsive to the fourth signal,

35 receive, subsequent to transmission of the  
second notice, the third request from the first payor,  
and

transmit the first and the third bill  
presentation information to the first payor responsive to  
40 the fifth signal.

30. An electronic bill presentment network,  
comprising:

a communications network;

5 a plurality of biller stations each configured to  
transmit billing information associated with a respective  
one of a plurality of different billers via the network;

6 a network server configured to (i) receive the  
transmitted billing information, (ii) store the received  
billing information such that a first portion of the  
10 billing information representing bills for a first payor  
is associated with the first payor and a second portion  
of the billing information representing bills for a  
second payor is associated with the second payor;

15 a first client station configured to transmit, via  
the network, a first payor request for current billing  
information;

a second client station configured to transmit, via  
the network, a second payor request for current billing  
information;

20 wherein the network server is further configured to  
receive the first payor request and to transmit first  
bill presentment information corresponding to the first  
portion of the billing information via the network  
responsive to the first request, and to receive the  
25 second payor request and to transmit second bill  
presentment information and second bill presentment  
information corresponding to the second portion of the

billing information via the network responsive to the second request.

31. A network according to claim 30, wherein:  
the network station is further configured to transmit a first notice of availability of current billing information to the first payor via the network  
5 and a second notice of availability of current billing information to the second payor via the network subsequent to receipt of the billing information.

32. A system according to claim 30, wherein:  
the communications network is the Internet.

33. A system according to claim 30, wherein:  
the first client station is configured to transmit,  
subsequent to the transmission of the first payor request, a second payor request for then current billing  
5 information via the network; and  
the network server is further configured to receive notification of the payment of some of the bills represented by the first portion of the billing information, to receive the second payor request after  
10 receipt of the notice of payment, and to transmit the first bill presentment information corresponding to the first portion of the billing information representing only the remaining unpaid bills via the network responsive to the second payor request.